

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Michael Togher, et al.

Application No.: Not Yet Assigned (Divisional of
Appln. No.: 09/563,461)

Group Art Unit: N/A

Filed: Concurrently herewith

Examiner: Not Yet Assigned

For: CREDIT MANAGEMENT FOR
ELECTRONIC BROKERAGE SYSTEM

INFORMATION DISCLOSURE STATEMENT (IDS)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Pursuant to 37 CFR 1.56, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached PTO/SB/08. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This application is a divisional of application Serial No. 09/563,461, filed May 2, 2000, which is a continuation of application Serial No. 09/169,884, filed October 12, 1998, which is a continuation of application Serial No. 08/665,594, filed June 18, 1996, which has issued as U.S. Patent No. 6,014,627, which is a continuation of application Serial No. 08/324,843, filed Oct. 18, 1994, now abandoned, which is a continuation of Serial. No. 07/830,408, filed Feb. 3, 1992, which has issued as U.S. Patent. No. 5,375,055.

This Information Disclosure Statement is submitted herewith citing the art of record in the parent. In accordance with Office practice, **no copies of the cited references are submitted herewith.** Of course, copies of any reference will be provided upon request.

Timing of Filing of the Information Disclosure Statement:

- ☒ This IDS is being filed before the First Office Action¹.
- ☐ This IDS is being filed after the issuance of the First Office Action but before the issuance of a Final Office Action².
- ☐ This IDS is being filed after the issuance of a Final Office Action but before the payment of the Final Fee³.

Certifications:

If checked, the undersigned makes the following statement(s):

- ☐ Statement under 37 CFR 1.97(e):

Each item of information contained in this information disclosure statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this information disclosure statement; and/or

No item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the undersigned after making reasonable inquiry, no item of information contained in this information disclosure

¹ The IDS should, where possible, include a certification under 37 CFR § 1.97(e).

² The IDS *must* include *either* a certification under 37 CFR § 1.97(e) *or* the fee set forth in 37 CFR § 1.17(p).

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statement was known to any individual designated in 1.56(c) more than three months prior to the filing of the information disclosure statement.

☐

Statement under 37 CFR 1.704(d):

Each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart application and this communication was not received by any individual designated in 1.56(c) more than thirty days prior to the filing of this information disclosure statement.

Fee Required by 37 CFR 1.97(c)(2) or 1.97(d)(2):

☐

If checked, the fee of \$180.00 set forth in 37 CFR 1.17(p) is attached.

Materiality:

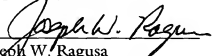
While the information and references disclosed in this Information Disclosure Statement may be “material” pursuant to 37 CFR 1.56, this submission is not intended to constitute an admission that any patent, publication or other information referred to therein is “prior art” for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists. It is submitted that the Information Disclosure Statement is in compliance with 37 CFR 1.98 and the Examiner is respectfully requested to consider the listed references.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 50-2215, under Order No. E3331.0587/P587.

Dated: September 17, 2003

Respectfully submitted,

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Substitute for form 1449/PTO <h2 style="text-align: center; margin: 0;">INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2> <p style="text-align: center; margin: 0;">(use as many sheets as necessary)</p>			Complete if Known <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">Application Number</td> <td>Divisional of 09/563,461</td> </tr> <tr> <td>Filing Date</td> <td>Concurrently Herewith</td> </tr> <tr> <td>First Named Inventor</td> <td>Michael Togher</td> </tr> <tr> <td>Art Unit</td> <td>N/A</td> </tr> <tr> <td>Examiner Name</td> <td>Not Yet Assigned</td> </tr> <tr> <td>Attorney Docket Number</td> <td>E3331.0587/P587</td> </tr> </table>		Application Number	Divisional of 09/563,461	Filing Date	Concurrently Herewith	First Named Inventor	Michael Togher	Art Unit	N/A	Examiner Name	Not Yet Assigned	Attorney Docket Number	E3331.0587/P587
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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	AB	US-5,038,284	8/1991	Kramer	
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Examiner Initials*	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	†*
		Country Code*	Number* Kind Code* (if known)				
	BA	0 411 748		May 1990	EP		
	BB	0 512 702		April 1992	EP		

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
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BI	97/22072	6/1997	PCT/WIPO/WO		
BJ	97/08640	3/1997	PCT/WIPO/WO		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * Applicant's unique citation designation number (optional). * See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. * Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). * For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the application number of the patent document. * Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. * Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS				
Examiner's Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.		T ²
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	CB	Money Match, Functional Specification, Version 1, Aug. 1990, The Sequor Group Inc. Software Services.		
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	CF	Wilson, John F., On-Line International Cash Management, Annual ACM Conference, 1983.		
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	CH	Weintraub, B.A., Managing Change in a High Dollar Electronic Funds Transfer Environment, IEEE Compon, Spring of 1987.		
	CI	Sammer, Harald W. Online Stock Trading Systems: Study of an Application, IEEE Compon, Spring of 1987.		
	CJ	Malone, Thomas W., Yates, Joanne, Benjamin, Robert I., Electronic Markets and Electronic Hierarchies, Communications of ACM, Jun. 1987.		
	CK	Clemons, E.K., Row, C., Merrill Lynch Cash Mgmt Account Financial Svc: A Case Study in Strategic Info Systems, 21st Annual Hawaii Int. Conf. on Systm Sci. 1988 V. 4.		
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	CN	Gutner, Tammie, Fine if You're Big, The Banker, Oct. 1988.		
	CO	Arend, Mark, Swift Speeds up as Broker/Dealers Join, Wall Street Computer Review, Jan. 1989.		
	CP	Essinger, James, ISE'S 'SAEF' Debuts to Make the Market Sound, Wall Street Computer Review, May 1989.		
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CY	Heyman, D.P., A Performance Model of the Credit Manager Algorithm, Computer Networks and ISDN Systems, Mar. 1992.	
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CL1	Reuters to Offer Last-Trade Feed of Currency Rates, Inside Market Data, Jun. 8, 1992.	
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CX1	Ivy Schmerken, The Electronic Broker that Could, Wall Stree Computer Review vol. 8, No. 12, p. 42	
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CA2	Letter from Lloyd H. Feller, Esq., Re: The Lattice Network, Sep. 9, 1993.	
CB2	Letter from Charles R. Hood, Esq., Re: Instinet Corporation Crossing Network, Jul. 1, 1992.	
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